

This filing is for Anthem 2019 small group non -grandfathered ACA block of business. The initial requested average rate increase was 13.8%. During the review the request was modified to reflect a lower expected population morbidity for 2019.

Anthem is anticipating a small increase in population growth in 2019.

During the review the Department had concerns that several of the Company's pricing assumptions were too conservative and was going to ask for a 2% decrease but the company voluntarily proposed a rate reduction by 2.3% after performing an internal review of its expected population assumption relative to its risk adjustment assumption.

During the review questions were asked and the company sent supporting documentation.

The proposed rates as modified were are not unreasonable and were approved at 11.5% average rate increase.